

ROMANTIC HISTORY OF LONDON'S OLDEST FINANCIAL HOUSE

Coutts' Has Just Absorbed
Another Ancient "City"
Institution

FOUNDED BY A SCOTT
IN THE 18th CENTURY

A Brother Became Partner and At-
tracted Most of Depositors.
Used Extensively by Peers
and Royalty

London, August 22.—(Special.)—Yet another chapter has been opened in the romantic story of the oldest and probably most remarkable bank in the world, the renowned Coutts, which has just absorbed another ancient, and also, in its way, famous "City" institution, the wealthy house of Roberts, Lubbock & Co., of which the late Lord Avebury was a member.

In former days, before the merciless hand of progress (as represented by the Strand improvement scheme) swept them away, the dingy, squat, mysterious-looking premises of Coutts' bank on the embankment side of London's famous artery, irresistibly suggested the history of this famous house. Today, however, nothing could be more modern than the home of Coutts' on the other side of the Strand, just below Adelaide street, and the traveling American to whom its mere name means nothing probably passed its portals without so much as an inkling of the romantic history of the house, which was founded away back in 1822, whose patrons since then have included practically all the kings and most of the famous men of England, and whose wonderful underground strong rooms are piled high with caskets containing the secret documents of living and dead celebrities and with the unclaimed deposits or hundreds of long dead patrons.

Founded in Eighteenth Century

It was James Coutts, one of the sons of a lord provost and banker of Edinburgh, who, one day in the eighteenth century, took the coach to London and opened a modest banking establishment in the Strand, without ever dreaming, in all probability, that what he was doing was his little acorn would grow. In his day one ledger sufficed for the names of all the bank's clients, from A to Z, albeit many of them were distinguished, and he is shown. At that time, too, the building's windows afforded clear views of the green country for miles around; today the most one could see from the windows of the new Coutts' would be the top of the street, and perhaps, on a foggy day, not even that. The firm's checks, by the way, still bear the legend: "At the Three Crowns in the Strand, next door to the Globe Tavern, A. D. 1822."

It is really to James Coutts' brother, Thomas, who followed his kinsman to London and became his partner, that the bank owes its brilliant career. Thomas brought all a Scot's salt and caution from the northern capital, and to these he added a conspicuous honesty and charm of manner which made clients of the best class flock to him. As a specimen of his astuteness, a tale is told of how, when he was entertaining some brother bankers at dinner, one of them mentioned casually that a certain great lord had applied to him for a loan of £100,000, and his security was not satisfactory, the loan was refused. Thomas listened, saying not a word, but after his guest had departed, he drove to his lordship's house, arranged an interview with him for the following morning and handed over thirty £1000 notes in exchange for his I. O. U. The banker's confidence, moreover, was not misplaced, for the nobleman became his best client and a few weeks later paid £1,000,000 into the bank.

Was Original in Everything
He was original in everything, was Thomas Coutts, and when he wanted a wife, he turned his back on all the splendid alliances he might have made and married his brother's maid-of-all-work fresh from the soap suds. The three daughters of this union, however, became respectively the Marchioness of Guilford, the Marchioness of Eute, and Lady Francis Burdett, and it was the daughter of this last marriage and the granddaughter of the pretty buxom maid-maiden who became known as the world over as the philanthropic Baroness Burdett-Coutts.

Nothing pleased Thomas Coutts better than to see the way of the world, and he loved to count odd experiences by going about, millionaire though he was, in the shabbiest of clothes. One day he was walking along the Strand with his hands behind his back when a wealthy passerby, struck by his forlorn, poverty-stricken appearance, quietly slipped a guinea into one of his upturned palms. Coutts, with profuse thanks, pocketed the coin, and was able to show it the selfsame evening to his unknown benefactor, who had

MANSION IS TURNED INTO A HOSPITAL



Paris, August 22.—(Special.)—Many Americans are among the leaders of relief and hospital work here. Mrs. W. K. Vanderbilt has made her mansion a hospital for French wounded. She is herself in charge of it. Her action caused her to receive many messages of appreciation.

been invited to meet the millionaire banker, whom he did not know by sight.

George II took an immense fancy to the eccentric and lovable man and promptly made him his banker and since that day most of the English royalties and principal peers have put their autographs on the firm's quaint-looking checks. The great Duke of Wellington had his account at the bank, Nelson made it one of his last places of call before starting for Trafalgar, Pitt was a constant customer, and so were Lord Macaulay, Sir Walter Scott, Dickens, the Empress of Mexico, and the most famous of Persia's Shahs.

Other Romantic Banks
When Coutts moved the contents of its famous strong room, the boxes and trunks filled with all kinds of valuables, some of which had lain untouched for nearly two centuries, were taken across the Strand piecemeal in carefully guarded pantechnicons. Many of these are known to contain the private documents of England's greatest men, while others are stuffed with ancient unclaimed deposits. If only one could examine but a third of these strange-shaped receptacles, volumes surely could be written.

Coutts' bank, however, is by no means unique in having history stored away in its strong rooms. There is Drummond's for example, near the Admiralty arch, where, at a rough guess, probably half the peerage keeps its accounts, and which does not condescend, like other banks, to publish to the world any statement of its deposits. Then there is Child's in Fleet street, which kept the account of Nell Gwynn, and which cherishes among its papers the following delightful document:

Mr. Childs—Mme. Gwynn desires you will send y^e balance of y^e acct. wch. I had from Mr. Jackson of seventy-three pounds. This note my lady commanded me to send you last night. I am, Sir, Yr. Humble Servt.

JAS. BOOTH.
Poor Nell was so much overdrawn at Child's when she died that 14,000 pounds of plate had to be sold to settle her account.

What Did He Mean?
From the Louisville Herald.

A countryman who had been heckled all his life was about to die. His wife felt it her duty to offer him such consolation as she might, and said: "John, you are about to go, but I will follow you."

"I suppose so, Mandy," said the old man weakly, "but so far as I'm concerned you don't need to be in any hurry about it."

His Dyspepsia Cure
"A fellow in New York advertised a cure for dyspepsia," said St. Heck. "So I sent the dollar and what do you think I got?"

"What did you get?" asked Lem Bing. "A card with this printed on it, 'Live on a dime a day and earn it yourself,'" replied St. Heck.

NURSING CLUBS BEING FORMED BY SOCIETY WOMEN

Members of Royal Family
Eager to Aid—Princes
Want to Fight

SHOOTING PARTIES
HAVE BEEN CANCELED

No Men to Attend—French Dandy
Will Not Visit United States
But Will Remain at Home
to Fight

London, August 22.—(Special.)—"It won't be necessary for that section of society that is always seeking excitement to go out of its way any longer to find it. The war has brought it to its own door," said the Queen the other day to Lady Desborough. Even the feathered-brained crowd that never takes things seriously is seething with enthusiasm and all sorts of projects in which fashionable women and girls as well as men will be concerned are afoot. All society adores a new sensation, something that keeps it agog from morn till night. American women are as usual to the fore with suggestions regarding ambulance corps and I hear that Mrs. Lulu Harcourt is in correspondence with Princess Mary, the King and Queen's daughter in connection with a project to raise a band of White Cross nurses to be called "The Princess Mary Sisters." The young princess has a wild desire to be a nurse herself and as she has gone right through "first aid" and is by nature fond of looking after the sick she thinks she has a right to do some work if circumstances necessitate it. As for the King's sons it is impossible to contain them they are so anxious to be allowed to fight. Looking at the quiet little Prince of Wales you would never believe this of him, but the prince is determined he will be "all there" when actual fighting begins. You never see British people at their best really until there is talk of war and the honor of their country is at stake. They are splendidly brave.

A group of smart society girls who are arranging a corps of nurses among themselves have selected their uniform which is to consist of white drill frocks, white aprons and little winged caps, miniatures of those worn by the Sisters of Charity.

MANY HOUSE PARTIES
ARE CALLED OFF
Many of the house parties arranged for the shooting season will not now come off. The men will be all wanted elsewhere. Mrs. Bradley Martin had arranged a splendid series and had Balmacan magnificently redecorated in anticipation. I really think Mrs. Martin has fresher notions in regard to entertaining and the modern trend of mind in guests than anybody else. She has always struck me as having an almost uncanny insight into fashionable human nature. She has a bureau fixed up in the hall at Balmacan where guests could receive all information just as if they were in a hotel. All round hand printed notices indicating where fishing and shooting takes place, where the golf and croquet grounds are to be found, the quiet walks, the boating and so forth. There are stacks of A, B, C's and guide books, year books and the like. Most of the great Scotch mansions have lost their French chefs and Balmacan is no exception. Ten of the kitchen staff, including the three chief chefs, left suddenly for France where they were recalled owing to the war. Several Scotch magnates have intimated that if things come to the worst their dependents and anyone who likes will be allowed to shoot off the birds.

Wise Women Drew on Banks
Several women in the front rank of society managed to find out a good deal about diplomatic affairs and the trouble ahead and the last week in July many of them drew enormous sums on their respective banks. I am told one was Lady Granard who wisely carried quite a bag of the precious sovereigns when she started for the Continent. At the same time she has had wireless communication with her friends at this side and it is quite on the cards that she may return immediately. She took over with her the most lovely display of gowns imaginable and the very last scream from Paris. She had lots of her jewels reset to stagger Newport. Later her already wonderful collection has been enhanced by the addition of beautiful turquoise. These she had arranged as a sash, if you please! the ground work being a sort of delicate silver tracery. It is about four inches wide in an oriental design. It is placed below the waist line and is doubled back again to the front where it appears to be knotted and falls in two pointed ends to the knees. The gowns worn by one of the new gowns which are made to the figure with no corsets whatever, the very newest silhouette for the autumn and winter.

French Dandy to Fight
Andre de Fouquieres, who is the smartest man in Paris and the leader of the cotillions, was to have spent a gay time at Newport this season with Mrs. Ogden Mills and her family, but he has postponed his visit owing to the state of affairs in France. If Fouquieres, who should become pacific he will be off like a shot and once more will show American belles that he is the finest society dancer, so far as dancing is concerned, in the world. Once an enterprising music hall manager offered this aristocrat and Beau Brummel an enormous fee if he would take a turn in his hall, whereupon Fouquieres summoned him to a duel. He is the despair of American hostesses for whom, however, he has a great partiality. He and Mrs. Montie Elliot—she is a daughter of Lady Barrymore's first marriage—have had many a cotillon on this side and their performances have been the admiration of all on-lookers and the envy, too, of those who take a turn in the place. In London the house is at his feet, imploring him to come along and make it a success for her. Although so run after by society he is a pleasant, amiable man with not much side.

American Woman a Nurse
Mme. Grouitch, the wife of the Serbian first assistant secretary, who is well known American, was summoned to tea with the Queen the other afternoon to discuss Mme. Grouitch's plans for the aid of the wounded soldiers in Serbia. She is a wonderful organizer and she says she would take a turn in the front herself. Mme. Grouitch spends a great part of every afternoon in the hospitals learning all she can about nursing. Princess Mary was much interested in her schemes. During the late war between Turkey and the Balkan allies, Mme. Grouitch did splendid service and often for 24 hours at a stretch had no rest she being so busily engaged in her work.

Royalty Trying to Make Peace
The King and Queen are again engaged in trying to make peace between another quarrelsome and comparatively recently married pair and persons who have come to loggerheads. In this case it seems it is all the lady's fault. She is gay, beautiful and has always been used to a glorious life. A most intimate friend



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Secret of Popularity
By ADA PATTERSON
"I am not interested in the war," said a young woman and straightway her popularity stock went down 95 per cent. Perhaps I have underestimated the loss. It may have been 100 per cent.

It is always unpopular to be uninterested. Nothing more quickly makes an enemy than a wandering eye during a personal recital. No matter if the story be long. The first commandment in the social decalogue is "be interested."

But the young woman who asserted that she was not interested in the prospect of a war of seven nations that should plunge Europe into a sea of blood made more than a mere social error. She offended every lover of humanity who was within hearing distance. Everyone present wrote her down in his mental notebook as one of the frog folk and as soon as he had made civil adieu set about forgetting her as we seek to do something it is unpleasant to remember.

The girl might have said: "The thought of war is so horrible that it is a positive physical pain to me," and every man and woman present would have agreed with her. It would have been shown herself human. But that she was not interested when millions were at the point of embroiling themselves in carnage, when lives would be lost and hearts and homes broken and fair lands ravaged and fortunes destroyed, disclosed that she was of the frog kind and stirred a sense of aversion in all who heard.

To be interested is to live. To be

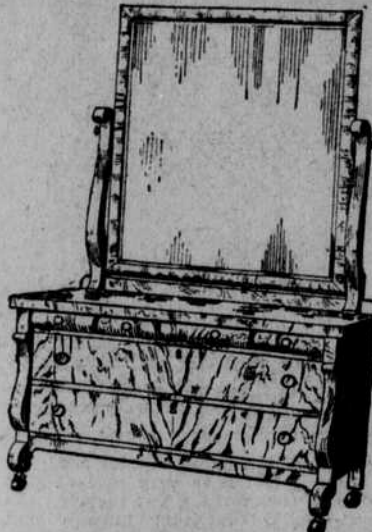
uninterested is to be dead though alive. To be interested is to keep young. To be indifferent to the events of every day is to grow old. Though you are still 20, it is a sign of impending age to have no interests. As we grow older life should grow richer and deeper and broader, and if they do we will never grow old.

We all have froggy moods. Damp moods they are in which our world narrows to the chair on which we are sitting or the bed on which we lie and ourselves become the center of this mean, self-created universe. They are wretched moods. We find expression for them by saying we are "blue." We should say, "I am suffering from an acute attack of selfishness." The only cure is to start anew the circulation. Start it bounding through the body by a walk in the sunshine or by a game with laughing children. Stimulate the circulation in your mind by gathering a new idea from book or magazine, from lecture or conversation and if it be a sane idea, not dwelling on it an instant then tossing it upon the scrap heap of the things you have forgotten, but entertaining it so hospitably that it decides to stay and become a part of your fund of knowledge. Start a new circulation in your character by forcing yourself to an interest in someone. We all have personal problems. Perhaps your husband has one that should engage you. I know a laundress who had a very absorbing one, to her, in how she, an aged negress, should get on after her son had been run over by a railway train. A few women who had kept up their circulation, retained the habit of being interested, helped her solve the problem by letting her do their family washing. Now she is interested because that the day the babe of one of the women who had helped her was seized by convulsions and the old negress stayed after her work was done and by the necromancy of her nearly forgotten motherhood, saved the little one's life.

I once knew a girl who was proud

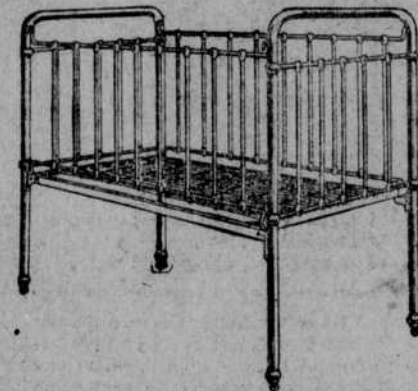
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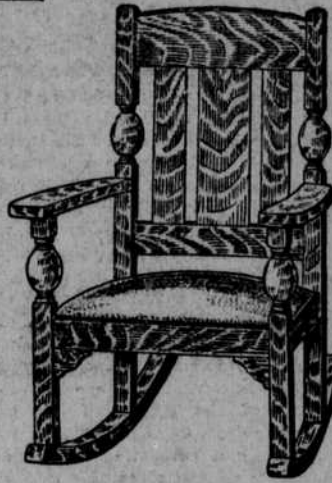


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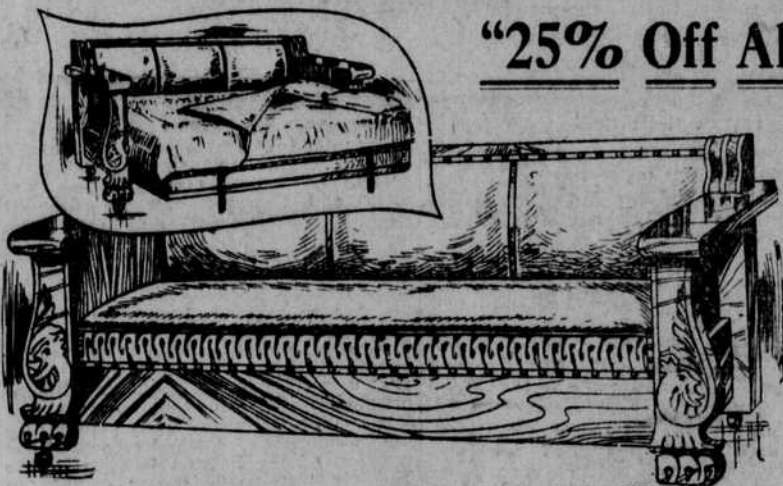


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\$60.00 genuine leather Turkish
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\$135.00 silk tapestry 3-piece
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60-inch buffet, 54-inch
Dining Table, etc..... \$147.50
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reduced to only..... \$115.00
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